## CMMG (MPI) 2-1

| Part and Chapter: | CMMG MPI 1- 13 | Page No.: | 4 |
|---|---|---|---|
| Topic: | | | |
| Sub Topic: | | | |

**Preamble to IR (If Any):**

MPI stated:

> *"Pillar 3: Shaping Safer Driving Behaviours* - This pillar has the most direct connection to motorcycle safety. For motorcyclists, this includes promoting safe riding behaviours, encouraging training and skill development, and expanding access to training opportunities."

**Question:**

a) Since the completion of the motorcycle collision analysis, please provide specific examples of how MPI has
   - Encouraged training and skill development for motorcyclists
   - Expanded access to training opportunities for motorcyclists

b) Please confirm how many people have taken the Experienced Rider – Skills Refresher course in the last 5 years.

**Rationale for Question:**

To examine the specific changes MPI has made in light of the information learned from the motorcycle collision analysis, and uptake of the Experienced Rider course.

**RESPONSE:**

a) Since the completion of the Motorcycle Collision Analysis in 2025, MPI has undertaken the following actions to promote rider training and skill development and to support access to motorcycle training opportunities:

- During the development of Manitoba's Road Safety Strategy 2030, key findings from the Motorcycle Collision Analysis were used to inform engagement discussions with the CMMG on November 12, 2026.

- In June 2025, MPI shared key findings from the Motorcycle Collision Analysis with Safety Services Manitoba (SSM), Manitoba's primary motorcycle training provider, to support discussions on motorcycle safety, rider training, skill development, and collision risk factors.

- MPI has continued to support motorcycle training by providing a $200 rebate to eligible riders who complete the Gearing Up motorcycle training course. SSM also provides an additional $50 rebate, helping reduce financial barriers to participation in formal rider training.

- MPI has collaborated with the CMMG to continue motorcycle safety education and awareness campaigns that reinforce safe riding practices and highlight the importance of rider training and skill development. An example of this work is MPI’s recently launched video (August 2026) on group riding, the content for which was provided by the CMMG.

b) As discussed during the 2026 Technical Conference, the Experienced Rider - Skills Refresher course is owned, operated and funded by SSM. MPI does not administer, fund, or maintain participation records for this course. MPI cannot respond on behalf of SSM.

## CMMG (MPI) 2-2

| Part and Chapter: | CMMG MPI 1-13 and CMMG MPI 1-14 | Page No.: | |
|---|---|---|---|
| Topic: | | | |
| Sub Topic: | | | |

**Preamble to IR (If Any):**

The motorcycle collision analysis recommended a prioritization of the development of a safer riding culture among younger motorcyclists.

MPI has identified that 6 fatal collisions have occurred before July 15, 2026.

Please see CBC article "*Manitoba motorcycle safety expert says rise in fatal crashes highlights need for road safety, skills training*" dated August 3, 2026. This CBC article notes that the last 4 motorcycle fatalities involved riders age 56 and up. The article also discusses increased interest in motorcycling by older riders.

**Question:**

1. Please file the 31 page motorcycle collision analysis that includes the referenced tables as appendices.
2. Please confirm that a further motorcyclist was killed on July 25th, 2026 bringing total motorcycle fatalities to 7 in the current year.
3. Please speak to whether MPI's data supports an increase in trends towards older adults becoming involved in motorcycle riding.
4. Please comment on the data with respect to the age of riders involved in motorcycle fatalities in 2026 as compared to previous years.
5. Table A15 of the motorcycle collision analysis identifies 5 fatal collisions in 2019, 5 fatal collisions in 2020, 4 fatal collisions in 2021 and 2 fatal collisions in each

2022 and 2023. These numbers do not appear to align with the data presented in Figure 1 of CMMG MPI 1-14. Please clarify.

**Rationale for Question:**

Understanding and analysing motorcycle collision data

**RESPONSE:**

1. Please see ***Appendix 1*** for a copy of the Motorcycle Collision Analysis, including the referenced appendices. The report was developed through extensive collaboration with the CMMG to establish the scope, conduct the analysis, and interpret the findings. MPI previously provided this report to the CMMG on July 15, 2025.

   Important to note that the Motorcycle Collision Analysis was conducted to identify opportunities to reduce collisions involving motorcyclists. It was not intended to support ratemaking decisions or evaluate motorcycle insurance premiums. As a result, the findings should not be used to draw conclusions about insurance rates.

2. MPI confirms that a motorcyclist was fatally injured in a collision that occurred on July 25, 2026. As of August 19, 2026, the total number of motorcycle-related fatalities reported in Manitoba in 2026 is eight (8).

3. A high-level review of class 6A (motorcycle) license holders showed that the proportion of riders aged 60 years and older increased from 33.4% to 42.6% between 2019 and 2026. This suggests an aging trend among licensed motorcyclists. However, the data reflects the number of licensed riders and does not indicate how frequent individuals ride or whether older adults are becoming more involved in riding motorcycles at higher rates than other age groups.

4. The age profile of motorcycle riders involved in fatal collisions is trending higher in 2026 compared to recent years.

   In 2026, the median age of motorcycle riders involved in fatal collisions between January 1 and July 31 was 60 years, compared to 39 years during the same period in 2025. For context, the median age was 55 years in 2023 and 23 years in 2024.

   The higher median age observed in 2026 indicates that older riders represented a larger proportion of motorcycle fatalities compared to recent years. The median age is used rather than the mean age because the median is less sensitive to outliers and provides a better representation of the typical rider involved in a fatal collision.

   However, caution should be exercised when interpreting these results. Motorcycle fatality counts are relatively small, and year-to-year results can be significantly influenced by a limited number of cases.

5. Table A15 in the Motorcycle Collision Analysis reports the number of fatal ***collisions*** (incident level), whereas Figure 1 of ***CMMG (MPI) 1-14*** reports the number of ***fatalities*** (i.e., the total number of persons killed). As a result, the counts in Figure 1 may differ from those in Table A15 because a single collision can involve more than one fatality.

   The exception is 2021, where Figure 1 reports fewer fatalities than the number of fatal collisions shown in Table A15. In this case, a fatal event identified in Table A15 was later determined not to be attributable to a traffic collision. As a result, that fatality was not excluded from MPI's fatality counts and is therefore not reflected in Figure 1.

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# Final Version: Motorcycle Collisions Findings

## Overview

### Purpose

As stated in the project charter, the purpose of the following analysis is to identify opportunities for collision prevention for motorcyclists through analysis of collisions involving motorcycles.

To achieve this purpose, this analysis assesses the characteristics of collisions involving motorcycles and performs a deep dive into the major contributing factors associated with motorcycle collisions.

### Scope

The following points were deemed **in-scope** for this analysis.

- Gather data on relevant motorcycle collisions from 2019-2023 from MPI databases.
- Analyze the types and causes of motorcycle collision by injury status (Physical Damage Only, Injury, Fatality)
- Assess variables that significantly impact injury and fatality motorcycle collisions.
- Share findings with CMMG and integrate subject matter expertise into interpretation of data.
- Provide recommendations on areas to focus on to prevent motorcycle collisions in Manitoba.

The following was deemed **out-of-scope** for this analysis.

- Any analysis or use of the data related to ratemaking or motorcycle insurance premiums. While both MPI and CMMG understand the importance of these areas, we agree that this data and analysis is solely applicable to collision prevention and safety improvements.
- Any potential safety initiatives that arise from this project's findings. This project will be deemed complete once the set of recommendations has been developed.

Based on the above, the following are some high-level characteristics of the data pulled for the following analysis.

- The motorcycle collision data was queried on December 18, 2024, and covers the 2019 - 2023 calendar years. This includes all incidents involving a motorcycle, except incidents classified as "Glass Only" which are chips in glass usually due to small stones.
- The three injury levels used in this analysis are Physical Damage Only (PDO), Injury (Any level of injury except fatality), and Fatal. These injury levels indicate the highest level of injury sustained by a motorcyclist involved in a collision.
- The analysis does not make a distinction between at-fault or not-at-fault collisions. If a motorcyclist is riding too fast for the conditions, the relevance to our situation is not whether this factor would contribute to the motorcyclist being at-fault or not.


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## Project process

This following is the process taken from initial conception to final analysis.

1. Discussed the upcoming analysis during the 2024 PUB Hearings.
2. MPI and CMMG held a kick-off meeting to discuss the purpose of the analysis, scope of the analysis, and how findings might be used.
3. MPI and CMMG agreed to a project charter.
4. MPI conducted a descriptive analysis to obtain a detailed understanding of the characteristics of collisions involving motorcycles with the intent to identify variables that are of greatest concern in the causes of motorcycle collisions.
5. MPI shared the descriptive analysis with CMMG for review, met to discuss findings, then identified areas for a more detailed analysis.
6. MPI conducted more detailed analysis of agreed-upon areas, developed recommendations, and shared final draft of analysis with CMMG for review.

## Recommendations on areas to focus on

These are the recommended areas to focus on based on our analysis.

1. Motorcyclists under 30 years of age get into twice as many collisions as motorcyclists between 30 and 59 years of age: 63 versus 32 collisions per 10,000 motorcyclists. Prioritizing the development of a safer riding culture among younger motorcyclists should be a key area of focus.

2. Careless driving is the primary factor in motorcycle collisions and is included in 28% of such incidents. These primarily involve reckless driving behaviours, such as motorcyclists following too closely, changing lanes unsafely, or losing control of the motorcycle. Enhancing education and/or training on increasing awareness of surroundings and handling may help reduce the occurrence of these collisions.

3. Of the collisions involving careless driving, 25% are related to navigating atypical road surface conditions, such as gravel roads, potholes or debris. This includes taking appropriate measures when navigating turns, exit ramps, or slippery surfaces such as dirt, gravel, or sand. However, a more holistic approach is likely required to reduce these instances further. The work of the MTI-CMMG Motorcycle Road Debris Working Group is expected to include recommendations in this area.

# Descriptive Characteristics of Motorcycle Collisions

The descriptive characteristics of motorcycle collisions are categorised into the sections below. The tables of data supporting the points made are in the appendix. Relevant appendix tables are cited below each heading.

## Population Statistics

*See Table through Table .*

On average there are 86,393 motorcyclists with active licences in each calendar year from 2019 – 2023, and about 86% of them are male. Note that not all individuals with a valid licence actively own a motorcycle. This analysis focuses on the most frequent types and causes of collisions and is not designed to compare collision rates across groups of motorcyclists. This data and analysis is not appropriate for a rate-based analysis.

In an average year, the number of collisions involving motorcycles is 259, though in 2021 there was a spike in motorcycle collisions of 303.

In any given year, between about 50% to 60% of motorcycle collisions result in an injury.

## Demographics

*See Table A9 through Table A16.*

Males make up about 91% of all collisions (93% PDO, 89% Injury, 94% Fatal). Comparing collision rates of males to females indicate that males get into 56% more motorcycle collisions than females.

The youngest motorcyclists (15 – 29 years of age) have collision rates about twice as high as those between 30 – 59 years of age: 63 versus an average of 32 motorcycle collisions per 10,000 motorcyclists in the younger age group compared to those in the older age group, respectively.

Within each age group, more than 50% of collisions result in an injury.

## Geographic Distribution of Collisions

*See Table and Table A18.*

Most collisions occur within the Winnipeg area and other highly populated areas surrounding Winnipeg. This pattern holds for both PDO and injury-related collisions. Fatal collisions are discussed in more depth later in this report, but they tend to occur in more rural areas.

Locations with more than ten collisions over the five-year study period include highly populated areas around Winnipeg, the city of Brandon, Thompson, and the Whiteshell.

## Temporal Patterns of Collisions

*See Table A19 through Table A23.*

The analysis showed that most collisions occur between June and August, as expected.



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Most motorcycle collisions occur on weekends, particularly on Saturdays, and during the afternoon hours. This aligns with the recreational nature of motorcycle riding, as most people ride on weekends.

## Weather and Lighting Conditions

*See Table A24 and Table A25.*

Motorcycle collisions tend to occur during clear or cloudy weather, likely due to the recreational nature of riding and the preference for favourable weather conditions.

Nighttime riding is the second most common lighting situation for collisions while the first is daytime riding, but we lack the data required to compare the safety of nighttime to daytime riding. Both have unique hazards and risks. Riding during high traffic periods carries different risks compared to riding at night, when it may be more difficult for other vehicles to see motorcyclists on the road.

## Major Contributing Factors

***See*Table** *Table A28, Table A28, Table A29*

**Table** *and Table A30.*

MPI records four types of major contributing factors: driver action, environmental condition, human condition, and vehicle condition.

- **Driver Action**: This indicates how the driver was acting at the time of the collision.

  Driver action is the most common reason for collisions. Careless driving, following too closely, and driving too fast for conditions are the top three most common driver actions reported for the motorcyclists involved in the collision.

  Careless driving behaviour is investigated further in the next section.

- **Environmental Condition**: Anything related to the driving environment.

  Common factors include collisions with wild animals (mainly deer) and issues with the driving surface (defects, obstructions, debris).

- **Human Condition**: If the driver's physical condition is inhibited in some way.

  Generally uncommon as a reason for collisions, but when it occurs it is usually distraction or inattention related. Motorcyclists may be more aware of their physical state due to the inherent risks of riding.

- **Vehicle Condition**: If there was something defective with the vehicle.

  This was rarely a significant issue in motorcycle collisions.

## Multi-Vehicle Collisions Involving Non-Motorcycle Vehicles

*See Table A31, Table A32, and Table A33.*

In multi-vehicle collisions with a motorcycle and another type of vehicle, the main factors attributed to the non-motorcycle driver were typically related to driver action, particularly careless driving and lane changing behaviour.

Environmental, human, and vehicle-related contributing factors associated with the other vehicle are not major concerns in motorcycle collisions.

### Correlation Between Conviction History and Subsequent Motorcycle Collisions

*See Table* .

The correlation analysis explores the relationship between conviction history in one year and collision history in the following year.

For motorcyclists with zero convictions in a calendar year, about 24 motorcyclists out of 10,000 will get into one collision the following year. When considering motorcyclists with one conviction, about 52 out of 10,000 will get into one collision the following year.

There is an increasing trend in the number of collisions for motorcyclists with two or more convictions in the previous year. However, this should be interpreted cautiously due to the small number of collisions, as this leads to lower confidence in the estimates.

## Investigating Causes of Motorcycle Collisions

Information from 1,306 motorcycle claims for incidents which occurred between 2019-2023 is analyzed further. Of all the claims considered, there are 707 single vehicle claims and 599 multi-vehicle claims. The summaries below are reported at the claim level, with each count or collision count representing a single filed claim.

### Careless Driving

A number of different factors can contribute to the cause of a collision, one of which MPI refers to as careless driving. All 361 single and multi-vehicle collision claims recorded as careless driving are considered, and the corresponding summaries from this analysis can be found in Table . The two most prevalent themes attributed to careless driving claims include driver action and road surface conditions.

The most prevalent categories within driver action are driver behaviour and losing control. Different driver behaviours account for collisions which involve factors within the motorcyclist's control, such as following a vehicle too closely or changing lanes unsafely. These are present in approximately 30% of careless driving claims. A motorcyclist losing control can be associated with about 18% of the careless driving claims studied. The 64 claims where a motorcyclist lost control of their motorcycle were investigated further. While there were a number of codes assigned to these claims, approximately 25% of claims where a motorcyclist lost control were related to behaviour taken while approaching a corner, turn, or exit ramp. Furthermore, 19% of instances where a motorcyclist lost control can be attributed to the motorcyclist losing their balance or there being



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some form of operator error, such as hitting the throttle instead of the brakes. Further breakdown of this contributing factor can be found in Table A1, located in the appendix.

Across all careless driving claims, different road surface conditions accounted for approximately 25% of scenarios a motorcyclist encountered. These include instances where a motorcyclist comes across loose gravel/sand, which was the most common road surface condition and was a factor in 19% of careless driving claims.

Environmental and vehicular conditions are also considered; however, they are factors in less than 10% of these careless driving claims. Environmental conditions include circumstances such as slippery road surface, obstructions or debris in roadway, and the wind.

**Table 1: Summary of single and multi-vehicle collision claims attributed to careless driving.**

| | Number of Claims |
|---|---|
| **Driver Action** | **199** |
| Driver Behaviour | 107 |
| Lost Control | 64 |
| Taking Avoiding Action | 17 |
| Taking Avoiding Action (Wildlife) | 10 |
| Taking Avoiding Action (Domestic Animal) | 1 |
| **Road Surface Condition** | **92** |
| Loose Gravel/Sand | 69 |
| Bump | 8 |
| Rut/Crack | 8 |
| Pothole | 4 |
| Railroad Tracks | 2 |
| Mud | 1 |
| **Not Enough Information** | **34** |
| Unknown | 28 |
| Unclear | 6 |
| **Environmental Conditions** | **19** |
| Slippery Road Surface | 10 |
| Obstruction/Debris in Roadway | 3 |
| Collision with Wildlife | 2 |
| Wind | 2 |
| Animal Action – Wild | 1 |
| Glare/Reflection | 1 |
| **Vehicular Conditions** | **16** |
| Locked up | 7 |
| Defective Brakes/Steering | 4 |
| Defective Engine Controls/Drivetrain | 3 |
| Tire | 2 |
| **NA** | **1** |
| NA | 1 |
| **Grand Total** | **361** |



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## Avoiding Action

There are several reasons why a motorcyclist might take action to avoid a collision. This could involve, but is not limited to, avoiding third-party vehicles, poor road surface conditions, wildlife, or domestic animals. A total of 24 collisions in the data utilized for this project were initially recorded in the traffic accident report as motorcyclists avoiding action, including 20 single vehicle and 4 multi-vehicle collisions. The accident detail text was reviewed for all 707 single vehicle claims to determine if more accidents may have involved the motorcyclist taking avoiding action, in addition to the 20 initially coded as such. It was determined that the motorcyclist was taking avoiding action in 56 additional single-vehicle claims. In total, 80 claims in the study involved a motorcyclist taking avoiding action – 76 single-vehicle and 4 multi-vehicle claims.

Motorcyclists tried to avoid third party vehicles who cut them off in about 15% of these 80 claims. In fact, 50% of the 80 avoiding action claims were the result of motorcyclists avoiding a third-party vehicle. Approximately 33% of the avoidance claims were due to motorcyclists attempting to avoid wildlife, primarily deer. Specific details about collisions which resulted from a motorcyclist taking avoiding action are listed in Table A2 of the appendix.

## Collision Configuration: 'Other'

Each claim is assigned a specific collision configuration to illustrate how the collision occurred. There are 16 different collision configurations recognized by MPI such as rear end, head on and side swipe. If a collision does not match any of the 16 pre-defined configurations, it is assigned a collision configuration of 'other': 664 collisions reported from 2019 – 2023 met these criteria.

A summary of the claim perils for these 664 collisions based on injury status can be found in Table 2. It is clear that the vast majority of claims were recorded as a collision, rather than a collision with a domestic animal or wildlife. Collisions with wildlife represent a much larger proportion of these claims than collisions with a domestic animal, accounting for about 18% of claims recorded with a collision configuration of 'other'.

**Table 2: Summary of claim perils for collisions with a configuration of "other": physical damage only (PDO).**

| | Claim Peril | | | |
|---|---|---|---|---|
| **Claim** | **Collision** | **Collision With Domestic Animal** | **Collision With Wildlife** | **Total** |
| Fatal | 13 | 0 | 1 | 14 |
| Injury | 276 | 4 | 62 | 342 |
| PDO | 247 | 3 | 58 | 308 |
| **Grand Total** | **536** | **7** | **121** | **664** |

## Fatalities

Of all the claims reviewed, 17 involved a fatality, and the analysis identified two primary themes. First, a third-party (TP) vehicle was involved in 7 (41%) of these 17 claims. These incidents were largely attributed to a lack of awareness or poor judgment on the part of the TP vehicle driver,



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resulting in 5 out of the 7 fatal collisions involving TP vehicles. Most of these occurred at highway intersections.

The second theme, accounting for 35% of the fatalities, involved motorcyclists losing control of their vehicles. These single-vehicle collisions typically occurred on roadway curves, where motorcyclists lost control, veered into a ditch, and were ejected from their motorcycles.

While road surface and environmental conditions occasionally contributed to fatalities, the vast majority were linked to driver behaviour. Most fatalities resulted from poor judgement by the TP or the motorcyclist losing control – both linked to driver behaviour and decision-making. In fact, these were the most prevalent factors found within careless driving claims, which were discussed in detail earlier, and 7 fatalities were recorded with careless driving as a major contributing factor.

**Table 3: Summary of factors in incidents with fatalities: blood alcohol concentration (BAC); first-party (FP); third-party (TP). FP refers to the motorcyclist.**

| Factor | Number of Claims |
|---|---|
| **Collision with TP Vehicle (multi-vehicle collision)** | **7** |
| FP hit TP vehicle | 4 |
| TP crossed intersection before safe to do so | 2 |
| TP failed to stop at stop sign | 1 |
| FP passed TP vehicle using oncoming lane, TP turned left in front of motorcycle | 1 |
| FP hit by TP vehicle | 3 |
| FP crossed intersection before safe to do so | 1 |
| Head on – TP changed lanes improperly while turning | 1 |
| Read end – TP failed to stop for traffic stalled for highway construction | 1 |
| **FP Lost Control (single-vehicle collision)** | **6** |
| Driving on a curve in roadway | 4 |
| Drove into ditch | 2 |
| Collided with cement culvert | 1 |
| Passing TP | 1 |
| BAC beyond limit (collided with median) | 1 |
| Drifted into ditch | 1 |
| **Road Surface Conditions** | **2** |
| Loose gravel | 2 |
| **Environmental Conditions** | **1** |
| Mud (FP was hit by TP after falling in oncoming traffic lane) | 1 |
| **Wildlife** | **1** |
| Deer | 1 |
| **Grand Total** | **17** |



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Appendix A.

**Table A1: Detailed summary of the contributing factor 'lost control'.**

| Contributing Factor: Lost Control | Number of Claims |
|---|---|
| Corner/turn/ramp | 16 |
| No further information | 11 |
| Slipped on dirt/gravel /sand | 7 |
| Lost balance | 6 |
| Operator error | 6 |
| Accelerated too quickly | 5 |
| Incorrect shifting | 4 |
| Collided with curb | 3 |
| Loading onto trailer | 2 |
| Lost traction | 2 |
| Lane change | 1 |
| Vehicle wobbling | 1 |
| **Grand Total** | **64** |

**Table A2: Detailed summary of potential collisions motorcyclists tried to avoid: third party (TP).**

| | Number of Claims |
|---|---|
| **Taking Avoiding Action** | **50** |
| Cut-off by TP vehicle | 12 |
| TP vehicle ahead | 10 |
| TP vehicle (intersection) | 6 |
| Oncoming vehicle | 5 |
| TP vehicle (details unknown) | 4 |
| Bump/pothole/puddle | 3 |
| Pedestrian | 3 |
| Debris/stones | 2 |
| TP vehicle behind | 2 |
| Cyclist | 1 |
| TP vehicle (while passing) | 1 |
| Train | 1 |
| **Taking Avoiding Action (Domestic Animal)** | **4** |
| Cat | 2 |
| Dog | 2 |
| **Taking Avoiding Action (Wildlife)** | **26** |
| Deer | 19 |
| Goose | 3 |
| Unknown | 3 |
| Rabbit | 1 |
| **Grand Total** | **80** |

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## Number of licenced motorcyclists

The tables below show the total number of motorcyclists that are licenced by calendar year. The count of 82,952 indicates the number of drivers who had a Class 6 licence of some type during the calendar year.

**Table A3: Number of Licenced Motorcyclists per Year**

| Calendar Year | Count |
|---|---|
| 2019 | 82,952 |
| 2020 | 83,995 |
| 2021 | 86,538 |
| 2022 | 88,572 |
| 2023 | 89,909 |

**Table A4: Number of Licenced Motorcyclists per Year by Gender**

| Calendar Year | Female | Male | Unknown | Non-Binary |
|---|---|---|---|---|
| 2019 | 10,972 | 71,965 | 5 | 9 |
| 2020 | 11,211 | 72,768 | 6 | 9 |
| 2021 | 11,707 | 74,812 | 8 | 11 |
| 2022 | 12,121 | 76,431 | 8 | 12 |
| 2023 | 12,476 | 77,409 | 9 | 15 |

**Table A5: Number of Licenced Motorcyclists per Year by Gender**

| Calendar Year | Group 1: 15-29 | Group 2: 30-44 | Group 3: 45-59 | Group 4: 60-74 | Group 5: 75+ |
|---|---|---|---|---|---|
| 2019 | 8,938 | 17,128 | 29,188 | 25,024 | 2,674 |
| 2020 | 8,735 | 17,333 | 28,185 | 26,695 | 3,047 |
| 2021 | 9,338 | 18,058 | 27,302 | 28,356 | 3,484 |
| 2022 | 9,822 | 18,585 | 26,371 | 29,638 | 4,156 |
| 2023 | 10,034 | 18,925 | 25,448 | 30,602 | 4,900 |

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## Overall number of motorcycle collision

The below table shows that the number of motorcycle physical damage (PD) claims and the number of incidents are very close. Given that many variables are at the claim level, we will stick with an analysis at the claim level going forward, though the terms collision and physical damage claim may be used interchangeably.

**Table A6: Total claim and incident counts for this analysis**

| Injury Status | # of PD Claims | # of Incidents | Difference |
|---|---|---|---|
| **2019** | | | |
| Fatal | 5 | 5 | 0 |
| Injury | 132 | 132 | 0 |
| PDO | 112 | 112 | 0 |
| **2020** | | | |
| Fatal | 5 | 5 | 0 |
| Injury | 131 | 130 | 1 |
| PDO | 100 | 98 | 2 |
| **2021** | | | |
| Fatal | 4 | 4 | 0 |
| Injury | 163 | 160 | 3 |
| PDO | 136 | 134 | 2 |
| **2022** | | | |
| Fatal | 2 | 2 | 0 |
| Injury | 127 | 126 | 1 |
| PDO | 132 | 128 | 4 |
| **2023** | | | |
| Fatal | 2 | 2 | 0 |
| Injury | 142 | 140 | 2 |
| PDO | 103 | 103 | 0 |

**Table A7: Overall Claim Counts by Injury Status (2019 - 2023)**

| Injury Status | PD Claim Count | % of Total |
|---|---|---|
| Injury | 695 | 54% |
| PDO | 583 | 45% |
| Fatal | 18 | 1% |

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## Number of motorcycle collision by injury status per year

### Table A8: Number of Motorcycle Collisions by Injury Status per Year

| | | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|---|
| | CLDR_YR_NM | Year_Total | Count | % in Total | Count | % in Total | Count | % in Total |
| | 2019 | 249 | 112 | 45% | 132 | 53% | 5 | 2% |
| | 2020 | 236 | 100 | 42% | 131 | 56% | 5 | 2% |
| | 2021 | 303 | 136 | 45% | 163 | 54% | 4 | 1% |
| | 2022 | 261 | 132 | 51% | 127 | 49% | 2 | 1% |
| | 2023 | 247 | 103 | 42% | 142 | 57% | 2 | 1% |
| Total | — | 1,296 | 583 | — | 695 | — | 18 | — |

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## Motorcyclist Gender

When interpreting the "% Within Gender" percentage, a 53% for Injury in 2019 indicates that 53% of collisions involving males in 2019 resulted in an injury.

When interpreting the "% Across Gender" percentage, a 92% for Injury in 2019 indicates that 92% of collisions resulting in an injury in 2019 involve males.

**Table A9: Number of Motorcycle Collisions by Gender and Injury Status over 2019 - 2023**

| | | | Male | | | Female | | |
|---|---|---|---|---|---|---|---|---|
| | Overall Counts | % Overall | Count | % Within Gender | % Across Gender | Count | % Within Gender | % Across Gender |
| Fatal | 18 | 1% | 17 | 1% | 94% | 1 | 1% | 6% |
| Injury | 695 | 54% | 620 | 53% | 89% | 75 | 64% | 11% |
| PDO | 583 | 45% | 541 | 46% | 93% | 42 | 36% | 7% |
| Total | 1,296 | — | 1,178 | — | — | 118 | — | — |

**Table A10: Motorcycle Collision Rates by Gender per 10,000 Motorcyclists**

| Injury Status | Both Genders | Female | Male |
|---|---|---|---|
| Fatal | 0.417 | 0.171 | 0.455 |
| Injury | 16.093 | 12.823 | 16.605 |
| PDO | 13.499 | 7.181 | 14.489 |
| Total | 30.009 | 20.175 | 31.549 |

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## Table A11: Number of Motorcycle Collisions by Gender and Injury Status per Year

| | | | Male | | | Female | | |
|---|---|---|---|---|---|---|---|---|
| | Overall Counts | % Overall | Count | % Within Gender | % Across Gender | Count | % Within Gender | % Across Gender |
| **2019** | | | | | | | | |
| Fatal | 5 | 2% | 4 | 2% | 80% | 1 | 5% | 20% |
| Injury | 132 | 53% | 122 | 53% | 92% | 10 | 50% | 8% |
| PDO | 112 | 45% | 103 | 45% | 92% | 9 | 45% | 8% |
| Total | 249 | | 229 | | | 20 | | |
| **2020** | | | | | | | | |
| Injury | 131 | 56% | 110 | 52% | 84% | 21 | 81% | 16% |
| PDO | 100 | 43% | 95 | 45% | 95% | 5 | 19% | 5% |
| Fatal | 5 | 2% | 5 | 2% | 100% | --- | --- | --- |
| Total | 236 | | 210 | | | 26 | | |
| **2021** | | | | | | | | |
| Injury | 163 | 54% | 145 | 53% | 89% | 18 | 60% | 11% |
| PDO | 136 | 45% | 124 | 45% | 91% | 12 | 40% | 9% |
| Fatal | 4 | 1% | 4 | 1% | 100% | --- | --- | --- |
| Total | 303 | | 273 | | | 30 | | |
| **2022** | | | | | | | | |
| Injury | 127 | 49% | 111 | 47% | 87% | 16 | 64% | 13% |
| PDO | 132 | 51% | 123 | 52% | 93% | 9 | 36% | 7% |
| Fatal | 2 | 1% | 2 | 1% | 100% | --- | --- | --- |
| Total | 261 | | 236 | | | 25 | | |
| **2023** | | | | | | | | |
| Injury | 142 | 58% | 132 | 57% | 93% | 10 | 59% | 7% |
| PDO | 103 | 42% | 96 | 42% | 93% | 7 | 41% | 7% |
| Fatal | 2 | 1% | 2 | 1% | 100% | --- | --- | --- |
| Total | 247 | | 230 | | | 17 | | |

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## Table A12: Collision Rates by Gender and Calendar Year per 10,000 Motorcyclists

| | Total Rate | Female Rate | Male Rate |
|---|---|---|---|
| **2019** | | | |
| Fatal | 0.60 | 0.91 | 0.56 |
| Injury | 15.92 | 9.11 | 16.95 |
| PDO | 13.50 | 8.20 | 14.31 |
| Total | 30.02 | 18.23 | 31.82 |
| **2020** | | | |
| Injury | 15.60 | 18.73 | 15.12 |
| PDO | 11.91 | 4.46 | 13.06 |
| Fatal | 0.69 | --- | 0.69 |
| Total | 28.19 | 23.19 | 28.86 |
| **2021** | | | |
| Injury | 18.84 | 15.38 | 19.38 |
| PDO | 15.72 | 10.25 | 16.57 |
| Fatal | 0.53 | --- | 0.53 |
| Total | 35.09 | 25.63 | 36.49 |
| **2022** | | | |
| Injury | 14.34 | 13.20 | 14.52 |
| PDO | 14.91 | 7.43 | 16.09 |
| Fatal | 0.26 | --- | 0.26 |
| Total | 29.51 | 20.63 | 30.88 |
| **2023** | | | |
| Injury | 15.80 | 8.02 | 17.05 |
| PDO | 11.46 | 5.61 | 12.40 |
| Fatal | 0.26 | --- | 0.26 |
| Total | 27.52 | 13.63 | 29.71 |

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## Motorcyclist Age

### Table A13: Number of Motorcycle Collisions by Age and Injury Status over 2019 - 2023

| | | | Group 1: 15-29 | | | Group 2: 30-44 | | | Group 3: 45-59 | | | Group 4: 60-74 | | | Group 5: 75+ | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Overall Counts | % Overall | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age |
| Injury | 695 | 54% | 161 | 54% | 23% | 150 | 53% | 22% | 257 | 57% | 37% | 125 | 49% | 18% | 2 | 25% | 0% |
| PDO | 583 | 45% | 135 | 46% | 23% | 132 | 46% | 23% | 189 | 42% | 32% | 121 | 47% | 21% | 6 | 75% | 1% |
| Fatal | 18 | 1% | --- | --- | --- | 2 | 1% | 11% | 6 | 1% | 33% | 10 | 4% | 56% | --- | --- | --- |
| Total | 1,296 | | 296 | | | 284 | | | 452 | | | 256 | | | 8 | | |

### Table A14: Motorcycle Collision Rates by Age Group per 10,000 Motorcyclists

| Injury Status | Group 1: 15-29 | Group 2: 30-44 | Group 3: 45-59 | Group 4: 60-74 | Group 5: 75+ |
|---|---|---|---|---|---|
| Injury | 34.353 | 16.661 | 18.829 | 8.909 | 1.095 |
| PDO | 28.805 | 14.662 | 13.847 | 8.623 | 3.286 |
| Fatal | NA | 0.222 | 0.440 | 0.713 | NA |
| Total | 63.157 | 31.545 | 33.115 | 18.245 | 4.381 |

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## Table A15: Number of Motorcycle Collisions by Age and Injury Status per Year

| | | | Group 1: 15-29 | | | Group 2: 30-44 | | | Group 3: 45-59 | | | Group 4: 60-74 | | | Group 5: 75+ | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Overall Counts | % Overall | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age |
| **2019** | | | | | | | | | | | | | | | | | |
| Injury | 132 | 53% | 33 | 57% | 25% | 23 | 50% | 17% | 52 | 57% | 39% | 24 | 45% | 18% | --- | --- | --- |
| PDO | 112 | 45% | 25 | 43% | 22% | 22 | 48% | 20% | 39 | 42% | 35% | 26 | 49% | 23% | --- | --- | --- |
| Fatal | 5 | 2% | --- | --- | --- | 1 | 2% | 20% | 1 | 1% | 20% | 3 | 6% | 60% | --- | --- | --- |
| Total | 249 | | 58 | | | 46 | | | 92 | | | 53 | | | 0 | | |
| **2020** | | | | | | | | | | | | | | | | | |
| Injury | 131 | 56% | 25 | 42% | 19% | 27 | 61% | 21% | 50 | 65% | 38% | 27 | 52% | 21% | 2 | 67% | 2% |
| PDO | 100 | 42% | 35 | 58% | 35% | 17 | 39% | 17% | 26 | 34% | 26% | 21 | 40% | 21% | 1 | 33% | 1% |
| Fatal | 5 | 2% | --- | --- | --- | --- | --- | --- | 1 | 1% | 20% | 4 | 8% | 80% | --- | --- | --- |
| Total | 236 | | 60 | | | 44 | | | 77 | | | 52 | | | 3 | | |
| **2021** | | | | | | | | | | | | | | | | | |
| Injury | 163 | 54% | 32 | 52% | 20% | 41 | 57% | 25% | 63 | 54% | 39% | 27 | 52% | 17% | --- | --- | --- |
| PDO | 136 | 45% | 30 | 48% | 22% | 30 | 42% | 22% | 51 | 44% | 38% | 24 | 46% | 18% | 1 | 100% | 1% |
| Fatal | 4 | 1% | --- | --- | --- | 1 | 1% | 25% | 2 | 2% | 50% | 1 | 2% | 25% | --- | --- | --- |
| Total | 303 | | 62 | | | 72 | | | 116 | | | 52 | | | 1 | | |
| **2022** | | | | | | | | | | | | | | | | | |
| Injury | 127 | 49% | 33 | 61% | 26% | 24 | 41% | 19% | 48 | 49% | 38% | 22 | 45% | 17% | --- | --- | --- |
| PDO | 132 | 51% | 21 | 39% | 16% | 35 | 59% | 27% | 49 | 50% | 37% | 26 | 53% | 20% | 1 | 100% | 1% |
| Fatal | 2 | 1% | --- | --- | --- | --- | --- | --- | 1 | 1% | 50% | 1 | 2% | 50% | --- | --- | --- |
| Total | 261 | | 54 | | | 59 | | | 98 | | | 49 | | | 1 | | |
| **2023** | | | | | | | | | | | | | | | | | |
| Injury | 142 | 57% | 38 | 61% | 27% | 35 | 56% | 25% | 44 | 64% | 31% | 25 | 50% | 18% | --- | --- | --- |
| PDO | 103 | 42% | 24 | 39% | 23% | 28 | 44% | 27% | 24 | 35% | 23% | 24 | 48% | 23% | 3 | 100% | 3% |
| Fatal | 2 | 1% | --- | --- | --- | --- | --- | --- | 1 | 1% | 50% | 1 | 2% | 50% | --- | --- | --- |
| Total | 247 | | 62 | | | 63 | | | 69 | | | 50 | | | 3 | | |

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## Table A16: Collision Rates by Age Group per 10,000 motorcyclists

| | 15-29 | 30-44 | 45-59 | 60-74 | 75+ |
|---|---|---|---|---|---|
| **2019** | | | | | |
| Fatal | 0.00 | 0.58 | 0.34 | 1.20 | --- |
| Injury | 36.92 | 13.43 | 17.82 | 9.59 | --- |
| PDO | 27.97 | 12.84 | 13.36 | 10.39 | --- |
| Total | 64.89 | 26.86 | 31.52 | 21.18 | 0.00 |
| **2020** | | | | | |
| Fatal | 0.00 | 0.00 | 0.35 | 1.50 | 0.00 |
| Injury | 28.62 | 15.58 | 17.74 | 10.11 | 6.56 |
| PDO | 40.07 | 9.81 | 9.22 | 7.87 | 3.28 |
| Total | 68.69 | 25.39 | 27.32 | 19.48 | 9.85 |
| **2021** | | | | | |
| Fatal | 0.00 | 0.55 | 0.73 | 0.35 | 0.00 |
| Injury | 34.27 | 22.70 | 23.08 | 9.52 | 0.00 |
| PDO | 32.13 | 16.61 | 18.68 | 8.46 | 2.87 |
| Total | 66.40 | 39.87 | 42.49 | 18.34 | 2.87 |
| **2022** | | | | | |
| Fatal | 0.00 | 0.00 | 0.38 | 0.34 | 0.00 |
| Injury | 33.60 | 12.91 | 18.20 | 7.42 | 0.00 |
| PDO | 21.38 | 18.83 | 18.58 | 8.77 | 2.41 |
| Total | 54.98 | 31.75 | 37.16 | 16.53 | 2.41 |
| **2023** | | | | | |
| Fatal | 0.00 | 0.00 | 0.39 | 0.33 | 0.00 |
| Injury | 37.87 | 18.49 | 17.29 | 8.17 | 0.00 |
| PDO | 23.92 | 14.80 | 9.43 | 7.84 | 6.12 |
| Total | 61.79 | 33.29 | 27.11 | 16.34 | 6.12 |

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## 1.4 Accident Municipality

- There are 166 municipalities with incidents in the data.
  - 70 municipalities have a single incident.
  - 37 had two incidents.
  - 12 had three incidents.
  - 14 had four incidents.

Municipalities that had more than ten incidents over the 2019-2023 period are shown in the following table:

**Table A17: Overall Claim Counts by Municipality**

Claim counts of 10 or more

| INCD_MNCP_NAM | PD Claim Count | % of Total |
|---|---|---|
| Winnipeg | 729 | 56% |
| Brandon | 43 | 3% |
| Selkirk | 32 | 2% |
| Lockport | 19 | 1% |
| Winkler | 17 | 1% |
| Steinbach | 15 | 1% |
| Beausejour | 13 | 1% |
| Portage La Prairie | 13 | 1% |
| Thompson | 13 | 1% |
| Whiteshell (cottage owners) | 11 | 1% |
| Morden | 11 | 1% |

Looking at the top ten locations by severity level gives a sense of where targeted actions may be able to provide the most benefit, besides the Winnipeg location which is the top location across all categories.

- Besides Winnipeg, the top injury and PDO locations appear to be the larger communities outside of the Winnipeg area.
- Fatal incidents typically occur in rural communities, and are not focused in Winnipeg, though Winnipeg has the largest number of fatal involved collisions at three.

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## Table A18: Top 10 Locations by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| Winnipeg | 3 | 17% |
| Starbuck | 1 | 6% |
| Souris | 1 | 6% |
| Niverville | 1 | 6% |
| Selkirk | 1 | 6% |
| West Hawk Lake | 1 | 6% |
| Gimli | 1 | 6% |
| Steinbach | 1 | 6% |
| Newdale | 1 | 6% |
| Grande Pointe | 1 | 6% |
| **Injury** | | |
| Winnipeg | 386 | 56% |
| Brandon | 26 | 4% |
| Selkirk | 22 | 3% |
| Lockport | 14 | 2% |
| Beausejour | 9 | 1% |
| Steinbach | 8 | 1% |
| Morden | 7 | 1% |
| Ste Anne | 6 | 1% |
| West Hawk Lake | 6 | 1% |
| Portage La Prairie | 6 | 1% |
| **PDO** | | |
| Winnipeg | 340 | 58% |
| Brandon | 17 | 3% |
| Winkler | 12 | 2% |
| Selkirk | 9 | 2% |
| Virden | 8 | 1% |
| Thompson | 8 | 1% |
| Portage La Prairie | 7 | 1% |
| Steinbach | 6 | 1% |
| Whiteshell (cottage owners) | 6 | 1% |
| Lorette | 6 | 1% |

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## Accident Day of the Week

### Table A19: Top Day of the Week by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| Saturday | 6 | 33% |
| Wednesday | 3 | 17% |
| Monday | 3 | 17% |
| Thursday | 2 | 11% |
| Sunday | 2 | 11% |
| Friday | 1 | 6% |
| Tuesday | 1 | 6% |
| **Injury** | | |
| Saturday | 127 | 18% |
| Friday | 116 | 17% |
| Sunday | 108 | 16% |
| Wednesday | 101 | 15% |
| Thursday | 94 | 14% |
| Tuesday | 88 | 13% |
| Monday | 61 | 9% |
| **PDO** | | |
| Saturday | 106 | 18% |
| Thursday | 93 | 16% |
| Friday | 87 | 15% |
| Wednesday | 80 | 14% |
| Tuesday | 73 | 13% |
| Sunday | 72 | 12% |
| Monday | 72 | 12% |

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## Accident Time

### Table A20: Top Part of the Day by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| Afternoon | 8 | 44% |
| Morning | 5 | 28% |
| Evening | 3 | 17% |
| Early Morning | 2 | 11% |
| **Injury** | | |
| Afternoon | 338 | 49% |
| Evening | 159 | 23% |
| Morning | 102 | 15% |
| Late Evening | 66 | 9% |
| Early Morning | 30 | 4% |
| **PDO** | | |
| Afternoon | 314 | 54% |
| Evening | 112 | 19% |
| Morning | 91 | 16% |
| Late Evening | 45 | 8% |
| Early Morning | 21 | 4% |

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## Accident Month

### Table A21: Top Month by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| June | 7 | 39% |
| July | 4 | 22% |
| September | 3 | 17% |
| August | 2 | 11% |
| October | 1 | 6% |
| May | 1 | 6% |
| **Injury** | | |
| July | 142 | 20% |
| August | 126 | 18% |
| June | 125 | 18% |
| September | 109 | 16% |
| May | 97 | 14% |
| October | 52 | 7% |
| April | 30 | 4% |
| March | 8 | 1% |
| November | 6 | 1% |
| **PDO** | | |
| September | 111 | 19% |
| August | 105 | 18% |
| June | 99 | 17% |
| July | 96 | 16% |
| May | 72 | 12% |
| October | 43 | 7% |
| April | 38 | 7% |
| March | 11 | 2% |
| November | 7 | 1% |
| February | 1 | 0% |

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## Number of collisions by age and month

### Table A22: Number of Motorcycle Collisions by Age and Month over 2019 - 2023

| | | | Group 1: 15-29 | | | Group 2: 30-44 | | | Group 3: 45-59 | | | Group 4: 60-74 | | | Group 5: 75+ | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Overall Counts | % Overall | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age | Count | % Within Age | % Across Age |
| February | 1 | 0% | 1 | 0% | 100% | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| March | 19 | 1% | 5 | 2% | 26% | 1 | 0% | 5% | 5 | 1% | 26% | 8 | 3% | 42% | --- | --- | --- |
| April | 68 | 5% | 19 | 6% | 28% | 19 | 7% | 28% | 22 | 5% | 32% | 8 | 3% | 12% | --- | --- | --- |
| May | 170 | 13% | 35 | 12% | 21% | 37 | 13% | 22% | 63 | 14% | 37% | 33 | 13% | 19% | 2 | 25% | 1% |
| June | 231 | 18% | 64 | 22% | 28% | 42 | 15% | 18% | 75 | 17% | 32% | 50 | 20% | 22% | --- | --- | --- |
| July | 242 | 19% | 60 | 20% | 25% | 58 | 20% | 24% | 75 | 17% | 31% | 46 | 18% | 19% | 3 | 38% | 1% |
| August | 233 | 18% | 45 | 15% | 19% | 55 | 19% | 24% | 78 | 17% | 33% | 55 | 21% | 24% | --- | --- | --- |
| September | 223 | 17% | 50 | 17% | 22% | 45 | 16% | 20% | 91 | 20% | 41% | 34 | 13% | 15% | 3 | 38% | 1% |
| October | 96 | 7% | 16 | 5% | 17% | 25 | 9% | 26% | 37 | 8% | 39% | 18 | 7% | 19% | --- | --- | --- |
| November | 13 | 1% | 1 | 0% | 8% | 2 | 1% | 15% | 6 | 1% | 46% | 4 | 2% | 31% | --- | --- | --- |
| Total | 1,296 | | 296 | | | 284 | | | 452 | | | 256 | | | 8 | | |

### Table A23: Rate of Motorcycle Collisions per 10000 Motorcyclists by Age and Month over 2019 - 2023

| | Group 1: 15-29 | Group 2: 30-44 | Group 3: 45-59 | Group 4: 60-74 | Group 5: 75+ |
|---|---|---|---|---|---|
| January | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| February | 0.213 | 0.000 | 0.000 | 0.000 | 0.000 |
| March | 1.067 | 0.111 | 0.366 | 0.570 | 0.000 |
| April | 4.054 | 2.110 | 1.612 | 0.570 | 0.000 |
| May | 7.468 | 4.110 | 4.616 | 2.352 | 1.095 |
| June | 13.656 | 4.665 | 5.495 | 3.563 | 0.000 |
| July | 12.802 | 6.442 | 5.495 | 3.278 | 1.643 |
| August | 9.602 | 6.109 | 5.715 | 3.920 | 0.000 |
| September | 10.668 | 4.998 | 6.667 | 2.423 | 1.643 |
| October | 3.414 | 2.777 | 2.711 | 1.283 | 0.000 |
| November | 0.213 | 0.222 | 0.440 | 0.285 | 0.000 |
| December | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
| Total | 63.157 | 31.545 | 33.115 | 18.245 | 4.381 |

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## Weather Condition

### Table A24: Top Weather by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| Clear | 10 | 56% |
| Unknown | 7 | 39% |
| Cloudy | 1 | 6% |
| **Injury** | | |
| Clear | 539 | 78% |
| Cloudy | 64 | 9% |
| Unknown | 56 | 8% |
| Rain | 18 | 3% |
| Strong Winds | 8 | 1% |
| Not Applicable | 6 | 1% |
| Other | 2 | 0% |
| Fog or Mist | 1 | 0% |
| Smoke or Dust | 1 | 0% |
| **PDO** | | |
| Clear | 464 | 80% |
| Cloudy | 61 | 10% |
| Unknown | 25 | 4% |
| Rain | 17 | 3% |
| Not Applicable | 8 | 1% |
| Other | 4 | 1% |
| Smoke or Dust | 2 | 0% |
| --- | 1 | 0% |
| Drifting Snow | 1 | 0% |

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## Lighting conditions

### Table A25: Top Lighting by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| Day | 10 | 56% |
| Unknown | 6 | 33% |
| Dark | 1 | 6% |
| Artificial Lighting | 1 | 6% |
| **Injury** | | |
| Day | 573 | 82% |
| Dark | 39 | 6% |
| Unknown | 28 | 4% |
| Dusk | 24 | 3% |
| Artificial Lighting | 18 | 3% |
| Dawn | 6 | 1% |
| Not Applicable | 6 | 1% |
| Other | 1 | 0% |
| **PDO** | | |
| Day | 489 | 84% |
| Dark | 30 | 5% |
| Dusk | 21 | 4% |
| Unknown | 18 | 3% |
| Artificial Lighting | 14 | 2% |
| Not Applicable | 6 | 1% |
| Dawn | 2 | 0% |
| Other | 2 | 0% |
| --- | 1 | 0% |

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## Collision Configuration

### Table A26: Top Collision Configuration by Physical Damage Claim Counts and Injury Status

| | PD Claim Count | % of Total |
|---|---|---|
| **Fatal** | | |
| Other | 15 | 83% |
| Head On | 1 | 6% |
| Left Turn (Opposing) | 1 | 6% |
| Intersection 90 Degree | 1 | 6% |
| **Injury** | | |
| Other | 341 | 49% |
| Intersection 90 Degree | 77 | 11% |
| Rear End | 68 | 10% |
| Fixed Object | 55 | 8% |
| Side Swipe (Same Direction) | 39 | 6% |
| Off Road - Right | 34 | 5% |
| Left Turn (Opposing) | 19 | 3% |
| Left Turn (Across) | 16 | 2% |
| Off Road - Left | 13 | 2% |
| Right Turn (Same Direction) | 11 | 2% |
| Parking | 7 | 1% |
| Head On | 5 | 1% |
| Overtaking | 4 | 1% |
| Pedestrian | 3 | 0% |
| Side Swipe (Opposing) | 2 | 0% |
| Left Turn (Same Direction) | 1 | 0% |
| **PDO** | | |
| Other | 306 | 52% |
| Rear End | 103 | 18% |
| Fixed Object | 59 | 10% |
| Side Swipe (Same Direction) | 30 | 5% |
| Intersection 90 Degree | 22 | 4% |
| Off Road - Right | 15 | 3% |
| Parking | 10 | 2% |
| Left Turn (Across) | 8 | 1% |
| Head On | 8 | 1% |
| Off Road - Left | 7 | 1% |
| Left Turn (Opposing) | 3 | 1% |
| Left Turn (Same Direction) | 3 | 1% |
| Overtaking | 3 | 1% |
| Right Turn (Same Direction) | 3 | 1% |
| Side Swipe (Opposing) | 2 | 0% |
| --- | 1 | 0% |

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## Motorcycle Rider Contributing Factors

Some general notes on the contributing factor information assessed in this section.

- The traffic accident report (TAR) associated with a physical damage claim will include a maximum of three Major Contributing Factors (MCFs). If there are more than three, then the three assumed to be the most important for the event will be recorded in decreasing order of importance. The analysis in this document does not make a distinction between which factors were deemed more important than others in a collision, only whether a factor existed for a collision.
- The MCFs may all be from the same category, or they may all be from different categories.

**Table A27: Top Driver Action Factors for Motorcyclists by Physical Damage Claim Counts**

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| Careless Driving | 361 | 146 | 40% | 208 | 58% | 7 | 2% |
| Following Too Closely | 80 | 45 | 56% | 35 | 44% | --- | --- |
| Driving Too Fast for Conditions | 68 | 25 | 37% | 43 | 63% | --- | --- |
| Lost Control/Drive Off Road | 67 | 26 | 39% | 39 | 58% | 2 | 3% |
| Turning Improperly | 36 | 13 | 36% | 23 | 64% | --- | --- |
| Changing Lanes Improperly | 27 | 18 | 67% | 9 | 33% | --- | --- |
| Taking Avoiding Action | 24 | 8 | 33% | 16 | 67% | --- | --- |
| Driver Inexperience | 21 | 8 | 38% | 13 | 62% | --- | --- |
| Failed to Yield Right of Way | 10 | 7 | 70% | 3 | 30% | --- | --- |
| Backing Unsafely | 8 | 7 | 88% | 1 | 12% | --- | --- |
| Passing Improperly | 7 | 3 | 43% | 3 | 43% | 1 | 14% |
| Unsafe Operating Speed (Too Fast/Slow) | 4 | --- | --- | 4 | 100% | --- | --- |
| Leave Stop Sign Before Safe to Do So | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Parking Improperly | 2 | 2 | 100% | --- | --- | --- | --- |
| Disobeyed Traffic Control Device/Officer | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Exceeding Speed Limit | 2 | --- | --- | 2 | 100% | --- | --- |
| Pedestrian Error/Confusion | 1 | 1 | 100% | --- | --- | --- | --- |
| Driverless Vehicle Ran Out of Control | 1 | 1 | 100% | --- | --- | --- | --- |

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## Table A28: Top Environmental Factors for Motorcyclists by Physical Damage Claim Counts

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| Animal Action - Wild | 52 | 29 | 56% | 23 | 44% | --- | --- |
| Defective Driving Surface | 26 | 14 | 54% | 12 | 46% | --- | --- |
| Obstruction/Debris in Roadway | 24 | 13 | 54% | 10 | 42% | 1 | 4% |
| Slippery Road Surface | 13 | 10 | 77% | 3 | 23% | --- | --- |
| Animal Action - Domestic | 7 | 3 | 43% | 4 | 57% | --- | --- |
| Weather | 7 | 4 | 57% | 3 | 43% | --- | --- |
| Other | 4 | 3 | 75% | 1 | 25% | --- | --- |
| Construction Zone | 4 | 2 | 50% | 2 | 50% | --- | --- |
| View Obstructed/Limited | 4 | 3 | 75% | 1 | 25% | --- | --- |
| Uninvolved Vehicle | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Pedestrian Corridor In Use | 1 | --- | --- | 1 | 100% | --- | --- |
| Defective/Inoperative Traffic Control Device | 1 | --- | --- | 1 | 100% | --- | --- |

## Table A29: Top Human Condition Factors for Motorcyclists by Physical Damage Claim Counts

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| Distracted/Inattention | 15 | 6 | 40% | 9 | 60% | --- | --- |
| Ability Impaired by Alcohol | 3 | 1 | 33% | 2 | 67% | --- | --- |
| Mental Confusion/Inability to Remember | 1 | --- | --- | 1 | 100% | --- | --- |
| Had Been Drinking/Suspected Alcohol Use | 1 | 1 | 100% | --- | --- | --- | --- |

## Table A30: Top Vehicle Condition Factors for Motorcyclists by Physical Damage Claim Counts

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| Defective Brakes | 4 | 2 | 50% | 2 | 50% | --- | --- |
| Defective Engine Controls/Drive Train | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Defective Suspension/Wheels | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Defective Tires | 2 | --- | --- | 2 | 100% | --- | --- |
| Defective Brakelights | 1 | --- | --- | 1 | 100% | --- | --- |

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## Non-motorcycle contributing factors

The tables below indicate the contributing factors for vehicles other than motorcycles involved in a collision, which is almost exclusively passenger vehicles and trucks.

The injury level (PDO, Injury Only, or Fatal) indicated in the table below is the highest level of injury sustained by a motorcyclist involved in the collision.

For example, Careless Driving was a contributing factor in 58 Physical Damage Only incidents, indicating that 58 vehicles other than motorcycles had Careless Driving as a contributing factor when they were involved in a collision with a motorcycle and no motorcyclists were injured in the incident.

**Table A31: Top Driver Action Factors for Non-Motorcyclists by Physical Damage Claim Counts**

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| Careless Driving | 134 | 58 | 43% | 75 | 56% | 1 | 1% |
| Turning Improperly | 60 | 11 | 18% | 49 | 82% | --- | --- |
| Failed to Yield Right of Way | 48 | 9 | 19% | 39 | 81% | --- | --- |
| Changing Lanes Improperly | 48 | 19 | 40% | 28 | 58% | 1 | 2% |
| Following Too Closely | 38 | 21 | 55% | 17 | 45% | --- | --- |
| Backing Unsafely | 27 | 24 | 89% | 3 | 11% | --- | --- |
| Leave Stop Sign Before Safe to Do So | 17 | 1 | 6% | 14 | 82% | 2 | 12% |
| Driving Too Fast for Conditions | 6 | 3 | 50% | 3 | 50% | --- | --- |
| Disobeyed Traffic Control Device/Officer | 2 | --- | --- | 2 | 100% | --- | --- |
| Passing Improperly | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Driver Inexperience | 1 | 1 | 100% | --- | --- | --- | --- |
| Lost Control/Drive Off Road | 1 | --- | --- | 1 | 100% | --- | --- |

**Table A32: Top Environmental Factors for Non-Motorcyclists by Physical Damage Claim Counts**

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| View Obstructed/Limited | 4 | 1 | 25% | 3 | 75% | --- | --- |
| Weather | 4 | 1 | 25% | 3 | 75% | --- | --- |
| Glare/Reflection | 2 | 1 | 50% | 1 | 50% | --- | --- |
| Presence of Prior Accident | 1 | --- | --- | --- | --- | 1 | 100% |

**Table A33: Top Human Condition Factors for Non-Motorcyclists by Physical Damage Claim Counts**

| | | Physical Damage Only | | Injury Outcome | | Fatal Outcome | |
|---|---|---|---|---|---|---|---|
| Factor | PD Claim Count | Count | % of Row | Count | % of Row | Count | % of Row |
| Distracted/Inattention | 6 | --- | --- | 5 | 83% | 1 | 17% |
| Mental Confusion/Inability to Remember | 1 | 1 | 100% | --- | --- | --- | --- |
| Ability Impaired by Alcohol | 1 | --- | --- | 1 | 100% | --- | --- |
| Medical Disability | 1 | 1 | 100% | --- | --- | --- | --- |

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## Conviction Collision Correlation Analysis

The correlation analysis performed involved the following steps:

1. For each calendar year from 2019 – 2022, the number of convictions each motorcyclist was issued (0, 1, 2, 3, …).
2. The number of motorcycle collisions in the following calendar year (2020 – 2023) was then counted.
3. For each pair of years, the counts of number of convictions in the initial year and the number of convictions in the following year was tabulated. This produced 4 tables.
4. The four tables in step 3 were combined to produce a single table to summarise the results.
5. Rates per 10,000 motorcyclists were calculated for each table row by taking the number of motorcyclists who were involved in 0, 1, or 2 collisions, dividing by the total number of motorcyclists who were involved in 0, 1, or 2 collisions, then multiplying the resulting value by 10,000.

   For example:
   a. For every 10,000 motorcyclists who get zero convictions (in any vehicle) throughout one year, 24 of them will get into 1 motorcycle incident the following year.
   b. For every 10,000 motorcyclists who get one conviction (in any vehicle) throughout one year, 52 of them will get into 1 motorcycle incident the following year.

   There does appear to be a general increasing trend that the more convictions a motorcyclist gets into one year, the more likely they are to get into a motorcycle collision the following year. However, given that there are few motorcyclists involved in a large number of convictions, the strength of this relationship for conviction counts above 2 should be considered unknown.

**Table A34: Correlation between Convictions and Collisions**

| | # of Motorcycle Collisions in the following year | | | Rate per 10,000 Motorcyclists | | |
|---|---|---|---|---|---|---|
| # of Convictions in the preceding year | 0 | 1 | 2 | 0 | 1 | 2 |
| 0 | 318,059 | 781 | 14 | 9,975 | 24 | 0 |
| 1 | 20,132 | 105 | 1 | 9,948 | 52 | 0 |
| 2 | 2,352 | 19 | 0 | 9,920 | 80 | 0 |
| 3 | 399 | 3 | 0 | 9,925 | 75 | 0 |
| 4 | 115 | 0 | 0 | 10,000 | 0 | 0 |
| 5 | 41 | 0 | 0 | 10,000 | 0 | 0 |
| 6 | 11 | 0 | 0 | 10,000 | 0 | 0 |
| 7 | 11 | 1 | 0 | 9,167 | 833 | 0 |
| 8 | 4 | 0 | 0 | 10,000 | 0 | 0 |
| 12 | 2 | 0 | 0 | 10,000 | 0 | 0 |
| 9 | 4 | 0 | 0 | 10,000 | 0 | 0 |
| 10 | 1 | 0 | 0 | 10,000 | 0 | 0 |
| 13 | 1 | 0 | 0 | 10,000 | 0 | 0 |
| 16 | 1 | 0 | 0 | 10,000 | 0 | 0 |

## CMMG (MPI) 2-3

| | | | |
|---|---|---|---|
| **Part and Chapter:** | **CMMG 1-16** | **Page No.:** | |
| **Topic:** | **Road Safety** | | |
| **Sub Topic:** | | | |

**Preamble to IR (If Any):**

**Question:**

a) Would the Corporation consider financial incentives for further driver training to fall within the scope of the Road Safety budget?

b) Please provide a summary of what caused the under spending in the road safety budget in the 2025/26 year.

**Rationale for Question:**

To understand and examine the road safety budget historically and forecasted amounts.

**RESPONSE:**

a) Yes; MPI would consider financial incentives for driver training to be within the scope of the Road Safety budget, provided they align with program objectives and demonstrate potential to improve road safety outcomes. Examples include the $200 rebate funded by MPI for riders who complete the Gearing Up motorcycle training course offered through Safety Services Manitoba, as well as MPI subsidization of both the Driver Z and Class 5 Adult Driver Training programs to reduce barriers to training.

b) Road Safety expenditures in 2025/26 were below budget primarily due to changes in project scope and timing, delays in program implementation and delivery, procurement challenges, and the timing of external funding reimbursements.

For example, wildfire-related disruptions in northern Manitoba resulted in the cancellation of Class 5 adult driver training courses and reduced program delivery at University College of the North, leading to lower expenditures than planned.

Several pilot initiatives also incurred lower-than-budgeted expenditures, including the Let's Buckle Up rural seatbelt program, where MPI reduced the number of participating communities from 10 to four to support more manageable implementation and evaluation before considering expansion.

Expenditures related to vulnerable road users were also below budget because the successful vendor for the pedestrian visibility gear program required longer-than-expected production and shipping timelines. As a result, delivery of the program was delayed to the subsequent fiscal year, and associated expenditures went unspent in 2025/26.

In addition, year-over-year variances were impacted by the timing of speed display sign purchases and reimbursements received through Transport Canada's Enhanced Road Safety Transfer Payment Program. Approximately $305,000 in speed display signs were purchased in 2024/25, while the related reimbursement of approximately $230,000 was received in 2025/26, and this offset of costs would have been shown as underspending in that budget line.

## CMMG (MPI) 2-4

| | | | |
|---|---|---|---|
| **Part and Chapter:** | **Part IX - INV Appendix 5** | **Page No.:** | **1 of 7** |
| **Topic:** | **Shadow Portfolios** | | |
| **Sub Topic:** | **Risk Metrics for Shadow and Passive Portfolios** | | |

**Preamble to IR (If Any):**

PUB (MPI) 1-89 in response to d) MPI provided an explanation of how the Shadow portfolios are being utilized in the pending risk appetite and asset mix work. Notably while the GRA filing included returns for the Shadow and Passive Portfolios, risk metrics that were reported in previous years were excluded.

*Note: PUB Order 156/25 Directive 14.28 directed MPI to "continue to make use of and report on Shadow Portfolios as has been done in prior GRAs."

**Question:**

a) Please provide the risk metrics that have been provided in past GRAs, including the underlying data in Excel that supports the calculations.

**Rationale for Question:**

To assess both the performance and risk of the Shadow Portfolios in relation to the Passive Portfolios.

**RESPONSE:**

a) Please refer to *Appendix 1 – Surplus Volatility March 2026* for the requested risk metrics. For reference, prior periods risk metrics were provided under *CC (MPI) 1-79 Appendix 2 - Performance & Surplus Volatilities*.

**Surplus Volatility-Basic Claims Portfolio**

| | Apr-25 | May-25 | Jun-25 | Jul-25 | Aug-25 | Sep-25 | Oct-25 | Nov-25 | Dec-25 | Jan-26 | Feb-26 | Mar-26 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assets-Basic Claims Portfolio** | | | | | | | | | | | | |
| Actual (*) | -0.85% | 0.57% | 0.09% | -0.38% | 0.18% | 1.89% | 0.75% | 0.20% | -1.21% | 0.90% | 1.51% | -1.96% |
| Policy-Passive | -0.43% | 0.10% | 0.24% | -0.41% | 0.49% | 1.78% | 0.62% | 0.24% | -0.96% | 0.70% | 1.53% | -1.90% |
| P1 Basic | -0.90% | 0.14% | 0.03% | -0.67% | 0.43% | 2.08% | 0.69% | 0.31% | -1.58% | 0.73% | 2.06% | -2.27% |
| P2 Basic | -1.14% | 1.10% | 0.53% | -0.33% | 1.69% | 2.80% | 0.67% | 1.01% | -1.41% | 1.18% | 3.86% | -3.00% |
| **Liabilities-Minimum Risk Portfolios** | | | | | | | | | | | | |
| Basic Claims Nominal | -1.16% | 0.13% | -0.04% | -1.32% | 0.19% | 2.66% | 0.97% | 0.49% | -2.10% | 0.74% | 1.99% | -2.59% |
| Basic Claims Real | -1.12% | 0.21% | -0.31% | -0.37% | 0.38% | 1.30% | 0.36% | 0.25% | -1.64% | 0.42% | 2.10% | -1.48% |
| **Surplus** | | | | | | | | | | | | |
| **Nominal MRP** | | | | | | | | | | | | |
| Actual-Nominal MRP | 0.31% | 0.44% | 0.13% | 0.94% | -0.01% | -0.77% | -0.21% | -0.29% | 0.88% | 0.16% | -0.49% | 0.64% |
| Policy-Nominal MRP | 0.74% | -0.04% | 0.28% | 0.91% | 0.30% | -0.87% | -0.34% | -0.25% | 1.14% | -0.04% | -0.47% | 0.69% |
| P1 Basic-Nominal MRP | 0.26% | 0.01% | 0.08% | 0.65% | 0.24% | -0.57% | -0.28% | -0.18% | 0.52% | -0.01% | 0.07% | 0.33% |
| P2 Basic-Nominal MRP | 0.02% | 0.97% | 0.57% | 0.99% | 1.50% | 0.14% | -0.29% | 0.52% | 0.69% | 0.44% | 1.87% | -0.41% |
| **Real MRP** | | | | | | | | | | | | |
| Actual-Real MRP | 0.27% | 0.36% | 0.39% | -0.01% | -0.20% | 0.59% | 0.39% | -0.05% | 0.42% | 0.48% | -0.59% | -0.48% |
| Policy-Real MRP | 0.70% | -0.11% | 0.54% | -0.04% | 0.10% | 0.49% | 0.26% | -0.01% | 0.68% | 0.27% | -0.57% | -0.42% |
| P1 Basic-Real MRP | 0.22% | -0.07% | 0.34% | -0.30% | 0.05% | 0.79% | 0.33% | 0.07% | 0.06% | 0.31% | -0.04% | -0.78% |
| P2 Basic-Real MRP | -0.02% | 0.90% | 0.83% | 0.04% | 1.30% | 1.50% | 0.32% | 0.76% | 0.23% | 0.75% | 1.76% | -1.52% |

| **Surplus Volatility** | Apr 2025 to |
|---|---|
| **Nominal MRP** | Mar 2026 |
| Actual-Nominal MRP | 1.76% |
| Policy-Nominal MRP | 2.03% |
| P1 Basic-Nominal MRP | 1.12% |
| P2 Basic-Nominal MRP | 2.26% |
| **Real MRP** | |
| Actual-Real MRP | 1.30% |
| Policy-Real MRP | 1.36% |
| P1 Basic-Real MRP | 1.28% |
| P2 Basic-Real MRP | 2.87% |

*(*) Source: Pfaroe*

## CMMG (MPI) 2-5

| | | | |
|---|---|---|---|
| **Part and Chapter:** | **Part VI – Claims Forecasting - Redacted** | **Page** | **46 of 95** |
| **Topic:** | **Ratemaking Methodology** | | |
| **Sub Topic:** | | | |

**Preamble to IR (If Any):**

Referencing CMMG (MPI) 1-6 MPI stated it "is unable to provide a directly comparable combined current trend selection for the coverages that were separated in the 2027 GRA."

CMMG acknowledges that the trends are not directly comparable as the method to achieve the results are different (weighted average vs regression analysis), nevertheless the data will provide an estimate regarding any material change in the results by separating the coverages in this years GRA.

**Question:**

Please provide a combined weighted current selections for coverages that were separated in this GRA

**Rationale for Question:**

To evaluate the implied impact of separating the sub-coverages and implied change in trend selections

**RESPONSE:**

As noted in the response to CMMG (MPI) 1-6, any weighted-average trend would depend on the weighting basis selected and would not represent the trend that would result from a trend analysis of the combined historical experience. Accordingly, MPI

does not consider such a measure to be directly comparable to the prior combined trend selection and has not produced a weighted-average trend estimate.

Notwithstanding the above, MPI has provided bridging analyses for the coverages separated in the 2027 GRA in *CC (MPI) 1-47* and *PUB (MPI) 1-62*, including Accident Benefits Other (Indexed), Accident Benefits (Travel, Personal Care Assistance), and Theft (Entire Theft and Attempted & Partial Theft). The bridging analyses provide a more meaningful assessment of the impact of separating the coverages than a weighted-average trend estimate, as they directly illustrate the effect of the separation on projected loss costs rather than relying on a weighting methodology that does not reflect the actuarial trend-selection process.

The impact of updating both past and future trends for the Accident Benefits (Travel, Personal Care Assistance), and Accident Benefits Other (Indexed) is $6.89 and $8.81 in loss cost respectively for the 2027/28 Rating Year or a total of $15.70.

The impact of updating both past and future trends for the split of Comprehensive Theft is -$1.90 and -$6.89 in loss cost respectively for the 2027/28 Rating Year or a total of -$8.79.

## CMMG (MPI) 2-6

| | | | |
|---|---|---|---|
| **Part and Chapter:** | **Part VIII – REV Appendix 2** | **Page No.:** | **2 of 4** |
| **Topic:** | **Ratemaking methodology** | | |
| **Sub Topic:** | | | |

### Preamble to IR (If Any):

Referencing CMMG (MPI) 1-7, as MPI does not believe that providing actual results for 4 months of experience would be representative of the transfer to Extension, then a sample of the different driver profiles can be used.

### Question:

Using the 30 customer profiles found in Part IV - BMK Appendix 1a

a. Please provide the rates for each profile within each territory using the 2026 GRA rates had the change in basic deductible not been made and assuming each profile has no extension insurance ($750 deductible).

b. Please provide the rates for each profile within each territory using the 2026 GRA rates with the change in basic deductible and assuming each profile has no extension insurance ($1,000 basic deductible).

c. Please provide the extension rates for each territory to move back to $750 deductible using the current 2026 rates (with the change in basic deductible).

### Rationale for Question:

To understand the customer impact of increasing the Basic Deductible to customer premiums

**RESPONSE:**

a. & b.

MPI respectfully declines to provide the requested analysis. While CMMG suggests the use of the 30 benchmark customer profiles as an alternative to four months of actual experience, MPI does not believe this alternative resolves the representativeness concern. As noted *in Part IV BMK Appendix 1 - Vehicle Rate Comparison - section 1.4*, the customer profiles comprise a static set of customers and therefore become less representative of current market conditions and vehicle composition over time. MPI does not believe that results derived from a limited number of static customer profiles would provide a reliable or representative assessment of customer impacts associated with the deductible change.

Further, MPI is concerned that the requested analysis could be misleading, as any customer impacts identified through the selected profiles may not be reflective of the impacts experienced across the broader book of business. Accordingly, MPI does not believe that the requested profile-based analysis would provide a meaningful or reliable basis for assessing the impact of the deductible change on Manitoba drivers.

c. As noted previously, premiums for the Extension line of business are outside the scope of the PUB's regulatory authority. The requested information relates exclusively to optional Extension coverage and does not pertain to rates charged under Basic Autopac. Accordingly, MPI does not believe the requested information is relevant to the matters under consideration in the 2027 GRA and respectfully declines to provide it.

**CMMG (MPI) 2-7**

| Part and Chapter: | Part VII – RC Appendix 6 | Page No.: | 3 of 15 |
|---|---|---|---|
| Topic: | DSR | | |
| Sub Topic: | | | |

**Preamble to IR (If Any):**

Referencing CMMG (MPI) 1-9, The DSR level represents the driving behaviour of an individual, including scenarios where the individual drives multiple classes of vehicles.

MPI does not want to possibly include vehicle-specific effects that are not representative of the broader merit-eligible population.

**Question:**

a) Is DSR level assigned using the experience for all merit eligible classes of vehicles, including motorcycles?

    i. If yes, will a private passenger driver's DSR be lowered if they also ride a motorcycle and get into an accident on said motorcycle?

b) Using a scenario of two identical drivers of private passenger vehicles (A and B) both at DSR 15 with no prior claims, but driver B has a motorcycle and gets into an accident while riding the motorcycle and makes a claim of $10,000, and their DSR level decreases to 10.

In the DSR discount analysis,

    i. What DSR level does driver A fall under?

ii. What claim amounts does driver A contribute to the DSR level from the response in i)

iii. What DSR level does driver B fall under?

iv. What claim amounts does driver B contribute to the DSR level from the response in iii)

c) If neither driver from b) contribute claim amounts in the DSR analysis but are assigned different DSR levels, does this create a mismatch in the data used in the DSR analysis?

d) Is driving behaviour possibly different between territories?

i. If so, are there specific smaller territories excluded from the derivation of the discount?

ii. Does MPI not want to include territory-specific effects not representative of the broader merit-eligible population? Please explain.

e) Are there ways to account for vehicle-specific effects in the DSR derivation?

**Rationale for Question:**

To understand the appropriateness of excluding motorcycles experience when determining DSR discounts compared to other smaller subsets

**RESPONSE:**

To clarify the preamble, in response to CMMG (MPI) 1-9, MPI stated that motorcycles are not considered representative of the broader merit-eligible vehicle population due to their limited exposure, seasonal nature, and distinct risk characteristics. Therefore, it was stated that "*incorporating motorcycle experience*

*into the DSR analysis could introduce vehicle-specific effects that are not representative of the broader merit-eligible population for which the DSR framework is intended*."

a) Yes. DSR levels are determined based on an individual's overall merit-eligible driving experience.
    i. Yes. If a claim event on a merit-eligible motorcycle results in a change to the driver's DSR level under the DSR framework, that change would apply to the individual's DSR level regardless of the type of merit-eligible vehicle they operate.

b)
    i. Assuming that the scenario was meant to convey that Driver A and B got into an accident, if Driver B made a claim and was found 51% or more liable then Driver A would remain at DSR 15.
    ii. Given the presumed scenario indicates no claim from Driver A, Driver A would contribute zero claim amounts.
    iii. Driver B would fall to DSR 10 based on the scenario described.
    iv. The motorcycle claim would not contribute to the DSR discount analysis because merit-eligible motorcycles are excluded from the analysis as described in *Part VII RC Appendix 6*.

c) MPI does not consider this to represent a material mismatch in the DSR analysis because merit-eligible motorcycles and motorhomes represent a small proportion of merit-eligible vehicles and are not considered representative of the boarder population used to derive DSR discounts. While an individual's DSR level reflects their overall merit-eligible driving experience, the DSR analysis is intended to measure how expected loss costs vary across DSR levels for the representative population used to determine DSR discounts. The analysis is therefore based off broader

population of merit-eligible passenger vehicles and light trucks only, which together represent approximately 97% of all merit-eligible vehicles.

Merit-eligible motorcycles and motorhomes were excluded, as they are not considered representative of this broader population. These vehicle types are insured by a relatively small subset of Manitobans, are seasonal in nature, and exhibit materially different risk characteristics than passenger vehicles and light trucks.

d) Yes. MPI recognizes that driving experience and claims experience may vary across territories. However, territory is a characteristic of the entire insured population whereas motorcycles are a distinct subset of vehicles. Every vehicle is assigned to a territory and, therefore, territory-specific experience forms part of the broader population used in the DSR analysis.

   i. No. MPI does not exclude specific territories from the DSR discount analysis.

   ii. No. Territory-specific effects are explicitly recognized within MPI's existing risk classification framework through the territory rating variable, which is intended to capture differences in claims experience across geographic regions. As such, differences in driving behavior or claims experience by territory are not considered unintended effects, but rather part of the risk being measured and priced.

e) Yes, there are statistical techniques that can be used to account for vehicle-specific effects. However, MPI's objective in the DSR analysis is to determine a single set of DSR discounts that reflects differences in expected loss costs by driver behavior across the broader merit-eligible population. As described in CMMG (MPI) 1-9, merit-eligible motorcycles

and motorhomes are not considered representative of that broader population due to their limited exposure, seasonal nature, and distinct risk characteristics. Accordingly, MPI excluded those vehicle types from the DSR derivation rather than introducing vehicle-specific adjustments, as doing so would not align with the objective of deriving a common DSR scale applicable across all merit-eligible vehicles.